

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID C. FUMO
CATHERINE M. FUMO
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.:12-11356 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 21, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/24/2012 and confirmed on 11/21/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		109,492.17
Less Refunds to Debtor	1,809.54	
TOTAL AMOUNT OF PLAN FUND		107,682.63

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,300.00	
Trustee Fee	4,005.97	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,305.97

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 4276	0.00	47,860.28	0.00	47,860.28
	FIFTH THIRD AUTO LEASING* Acct: 5654	18,324.64	18,324.64	1,972.09	20,296.73
	TOYOTA FINANCIAL SVCS DIV TMCC Acct: XXXXXXXX8740	16,196.40	16,196.40	0.00	16,196.40
					84,353.41

Priority					
	ELIZABETH L SPADAFOR ESQ Acct:	0.00	0.00	0.00	0.00
	DAVID C. FUMO Acct:	0.00	0.00	0.00	0.00
	DAVID C. FUMO Acct:	1,809.54	1,809.54	0.00	0.00
	STEIDL & STEINBERG Acct:	2,300.00	2,300.00	0.00	0.00

*** N O N E ***

Unsecured					
	AZUREA I LLC Acct: 6025	8,968.58	1,712.54	0.00	1,712.54
	FIA CARD SERVICES** SCCSR BANK OF Acct: 3969	10,991.84	2,098.88	0.00	2,098.88
	AZUREA I LLC Acct: 1844	7,226.10	1,379.81	0.00	1,379.81
	AZUREA I LLC Acct: 6118	9,440.36	1,802.63	0.00	1,802.63
	CHESWOLD (OPHRYS) LLC Acct: 7424	3,928.79	750.20	0.00	750.20
	MAIN STREET ACQUISITIONS CORP Acct: XXX6102	7,871.50	1,503.05	0.00	1,503.05
	MAIN STREET ACQUISITIONS CORP Acct: 1852	4,866.49	929.26	0.00	929.26
	CHESWOLD (OPHRYS) LLC	313.45	59.85	0.00	59.85

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2714				
	PRA/PORTFOLIO RECOVERY ASSOC	8,577.35	1,637.83	0.00	1,637.83
	Acct: 5469				
	PRA/PORTFOLIO RECOVERY ASSOC	8,644.95	1,650.74	0.00	1,650.74
	Acct: 3317				
	PRA/PORTFOLIO RECOVERY ASSOC	7,251.30	1,384.63	0.00	1,384.63
	Acct: 7756				
	STATE FARM BANK	11,070.10	2,113.83	0.00	2,113.83
	Acct: 9719				
					17,023.25
TOTAL PAID TO CREDITORS					101,376.66

TOTAL

CLAIMED 0.00

PRIORITY 34,521.04

SECURED 89,150.81

Date: 11/21/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

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Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID C. FUMO
CATHERINE M. FUMO
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:12-11356 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David C. Fumo
 Catherine M. Fumo
 Debtors

Case No. 12-11356-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: vson
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Nov 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2017.

db/jdb
 cr +David C. Fumo, Catherine M. Fumo, 636 North Street, Meadville, PA 16335-2428
 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
 13475018 +AT&T Universal Card/CBNA, P Box 6497, Sioux Falls, SD 57117-6497
 13475017 +Allied Interstate, 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7689
 13475019 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
 13475020 +Bank of America Home Loans, 450 American Street, SV416X, Simi Valley, CA 93065-6285
 13549121 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13475021 +Barclay's Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 13475022 +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
 13475023 +Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298
 13488108 FTA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 13475024 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, 5050 Kingsley Drive, MD#1MOC2N,
 Cincinnati, OH 45263)
 13483358 +Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
 13475025 +Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
 13547422 Main Street Acquisition Corp., assignee, of CHASE BANK USA, N. A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13480016 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13475026 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 13549585 +Ryan A. Gower, Esquire, 220 Lake Drive East, Suite 301, Cherry Hill, NJ 08002-1165
 13538675 State Farm Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13475027 +State Farm Bank, 3 State Farm Plaza N-3, Bloomington, IL 61791-0002
 13475028 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52409-8026)
 13505672 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2017 01:04:19
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
 13509270 +E-mail/Text: bncmail@w-legal.com Nov 28 2017 01:00:51 AZUREA I, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13529192 +E-mail/Text: bncmail@w-legal.com Nov 28 2017 01:00:33 CHESWOLD (OPHRYS), LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13518881 +E-mail/Text: bknotice@ncmlc.com Nov 28 2017 01:00:34 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13568176 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2017 01:16:36
 Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
 MEMPHIS, TN 38125-1741
 13529191* +AZUREA I, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 13509271* +AZUREA I, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 13535642* +CHESWOLD (OPHRYS), LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 13547423* Main Street Acquisition Corp., assignee, of CHASE BANK USA, N. A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13668045* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 13518967* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230,
 Memphis, TN 38125-1741
 13519167* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230,
 Memphis, TN 38125-1741
 13583272* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541)

TOTALS: 1, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: vson
Form ID: pdf900

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Elizabeth L. Spadafore on behalf of Debtor David C. Fumo espadafore@steidl-steinberg.com,
kimberlyr@steidl-steinberg.com;chris.frye@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Elizabeth L. Spadafore on behalf of Joint Debtor Catherine M. Fumo
espadafore@steidl-steinberg.com,
kimberlyr@steidl-steinberg.com;chris.frye@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Kenneth M. Steinberg on behalf of Joint Debtor Catherine M. Fumo
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com
Kenneth M. Steinberg on behalf of Debtor David C. Fumo julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8